



DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
01/11/2001	200101101030	MERGER/DOMESTIC (MER)	50.00	10.00	.00	.00	.00

Receipt

This is not a bill. Please do not remit payment.

OHIO DIVISION OF FINANCIAL INSTITUTIONS
ATTN: A. RUSSELL
77 S. HIGH ST
COLUMBUS, OH 43266-0121

STATE OF OHIO

Ohio Secretary of State, J. Kenneth Blackwell

877750

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

FIFTH THIRD BANK

and, that said business records show the filing and recording of:

Document(s)

MERGER/DOMESTIC

Document No(s):

200101101030



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of
the Secretary of State at Columbus,
Ohio this 29th day of December,
A.D. 2000.

J. Kenneth Blackwell
Ohio Secretary of State

DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
01/11/2001	200101101030	MERGED OUT OF EXISTENCE (MEX)	.00	.00	.00	.00	.00

Receipt

This is not a bill. Please do not remit payment.

OHIO DIVISION OF FINANCIAL INSTITUTIONS
ATTN: A. RUSSELL
77 S. HIGH ST
COLUMBUS, OH 43266-0121

STATE OF OHIO

Ohio Secretary of State, J. Kenneth Blackwell

459995

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

FIFTH THIRD BANK

and, that said business records show the filing and recording of:

Document(s)

MERGED OUT OF EXISTENCE

Document No(s):

200101101030



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of
the Secretary of State at Columbus,
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J. Kenneth Blackwell
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OHIO DIVISION OF FINANCIAL INSTITUTIONS
ATTN: A. RUSSELL
77 S. HIGH ST
COLUMBUS, OH 43266-0121

STATE OF OHIO

Ohio Secretary of State, J. Kenneth Blackwell

655470

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

FIFTH THIRD BANK, CENTRAL OHIO

and, that said business records show the filing and recording of:

Document(s)

MERGED OUT OF EXISTENCE

Document No(s):

200101101030



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of
the Secretary of State at Columbus,
Ohio this 29th day of December,
A.D. 2000.

J. Kenneth Blackwell
Ohio Secretary of State

DATE:	DOCUMENT ID	DESCRIPTION	FILING	EXPED	PENALTY	CERT	COPY
01/11/2001	200101101030	MERGED OUT OF EXISTENCE (MEX)	.00	.00	.00	.00	.00

Receipt

This is not a bill. Please do not remit payment.

OHIO DIVISION OF FINANCIAL INSTITUTIONS
ATTN: A. RUSSELL
77 S. HIGH ST
COLUMBUS, OH 43266-0121

STATE OF OHIO

Ohio Secretary of State, J. Kenneth Blackwell

564643

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

FIFTH THIRD BANK, OHIO VALLEY

and, that said business records show the filing and recording of:

Document(s)

MERGED OUT OF EXISTENCE

Document No(s):

200101101030



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of
the Secretary of State at Columbus,
Ohio this 29th day of December,
A.D. 2000.

J. Kenneth Blackwell
Ohio Secretary of State

Prescribed by **J. Kenneth Blackwell**

Please obtain fee amount and mailing instructions from the **Forms Inventory List** (using the 3 digit form # located at the bottom of this form). To obtain the **Forms Inventory List** or for assistance, please

call Customer Service:

Central Ohio: (614)-466-3910 Toll Free: 1-877-SOS-FILE (1-877-767-3453)

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SECRETARY OF STATE

Expedite this form

☒ Yes

2000 DEC 28 PM 3:48

CLIENT SERVICE CENTER

CERTIFICATE OF MERGER

In accordance with the requirements of Ohio law, the undersigned corporations, banks, savings banks, savings and loan, limited liability companies, limited partnerships and/or partnerships with limited liability, desiring to effect a merger, set forth the following facts:

I. SURVIVING ENTITY

- A. The name of the entity surviving the merger is:
Fifth Third Bank, Western Ohio

- B. Name Change: As a result of this merger, the name of the surviving entity has been changed to the following:
Fifth Third Bank

(Complete only if name of surviving entity is changing through the merger)

- C. The surviving entity is a: (Please check the appropriate box and fill in the appropriate blanks)

- ☒ Domestic (Ohio) for-profit corporation, charter number 877750
- ☐ Domestic (Ohio) non-profit corporation, charter number _____
- ☐ Foreign (Non-Ohio) corporation incorporated under the laws of the state/country of _____ and licensed to transact business in the State of Ohio under license number _____
- ☐ Foreign (Non-Ohio) corporation incorporated under the laws of the state/country of _____ and NOT licensed to transact business in the state of Ohio, _____
- ☐ Domestic (Ohio) limited liability company, with registration number _____
- ☐ Foreign (Non-Ohio) limited liability company organized under the laws of the state/country of _____ and registered to do business in the State of Ohio under registration number _____
- ☐ Foreign (Non-Ohio) limited liability company organized under the laws of the state/country of _____ and NOT registered to do business in the State of Ohio. _____
- ☐ Domestic (Ohio) limited partnership, with registration number _____
- ☐ Foreign (Non-Ohio) limited partnership organized under the laws of the state/country of _____ and registered to do business in the state of Ohio under registration number _____
- ☐ Foreign (Non-Ohio) limited partnership organized under the laws of the state/country of _____ and NOT registered to do business in the state of Ohio. _____
- ☐ Domestic (Ohio) partnership having limited liability, with the registration number _____

J. Kenneth Blackwell
Secretary of State

☐ Foreign (Non-Ohio) partnership having limited liability organized under the laws of the state/country of _____ and registered to do business in the state of Ohio under registration number _____

☐ Foreign (Non-Ohio) non-profit incorporation under the laws of the state/country of _____ and licensed to transact business in the state of Ohio under license number _____

☐ Foreign (Non-Ohio) non-profit incorporation under the laws of the state/country of _____ and not licensed to transact business in the state of Ohio.

II. MERGING ENTITY

The name, charter/license/registration number, type of entity, state/country of incorporation or organization, respectively, of which is a party to the merger are as follows: (If this is insufficient space to reflect all merging entities, please attach a separate sheet listing the merging entities)

Name	State/Country of Organization	Type of Entity
Fifth Third Bank/459995	Ohio	Ohio bank
Fifth Third Bank, Central Ohio/655470	Ohio	Ohio bank
Fifth Third Bank, Ohio Valley/564643	Ohio	Ohio bank
Fifth Third Bank, Northwestern Ohio, N.A.	U.S.A.	National bank
Fifth Third Bank, Western Ohio	Ohio	Ohio bank

III. MERGER AGREEMENT ON FILE

The name and mailing address of the person or entity from whom/which eligible persons may obtain a copy of the agreement of merger upon written request:

Paul L. Reynolds	38 Fountain Square Plaza	
Cincinnati (name)	Ohio (street and number)	45263
(city, village or township)	(state)	(zip code)

IV. EFFECTIVE DATE OF MERGER 2000

This merger is to be effective on: December 29, (if a date is specified, the date must be a date on or after the date of filing; the effective date of the merger cannot be earlier than the date of filing, if no date is specified, the date of filing will be the effective date of the merger).

V. MERGER AUTHORIZED

The laws of the state or country under which each constituent entity exists, permits this merger.

This merger was adopted, approved and authorized by each of the constituent entities in compliance with the laws of the state under which it is organized, and the persons signing this certificate on behalf of each of the constituent entities are duly authorized to do so.

VI. STATUTORY AGENT

The name and address of the surviving entity's statutory agent upon whom any process, notice or demand may be served is:

Paul L. Reynolds	38 Fountain Square Plaza	
Cincinnati (name)	Ohio (street and number)	45263
(city, village or township)	(state)	(zip code)

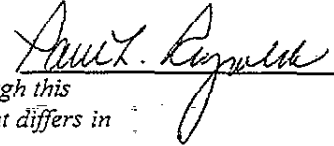
(This item **MUST** be completed if the surviving entity is a foreign entity which is not licensed, registered or otherwise authorized to conduct business in the state of Ohio)

VII. ACCEPTANCE OF AGENT

The undersigned, named herein as the statutory agent for the above referenced surviving entity, hereby acknowledges and accepts the appointment of statutory agent for said entity.

J. Kenneth Blackwell
Secretary of State

Signature of Agent



(The acceptance of agent must be completed by domestic surviving entities if through this merger the statutory agent for the surviving entity has changed, or the named agent differs in any way from the name currently on record with the Secretary of State.)

VIII. STATEMENT OF MERGER

Upon filing, or upon such later date as specified herein, the merging entity/entities listed herein shall merge into the listed surviving entity

IX. AMENDMENTS

The articles of incorporation, articles of organization, certificate of limited partnership or registration of partnership having limited liability (circle appropriate term) of the surviving domestic entity have been amended. Please see attached "Exhibit A." (Please note, if there will be no change please state "no change")

X. QUALIFICATION OR LICENSURE OF FOREIGN SURVIVING ENTITY

A. The listed surviving foreign corporation, bank, savings bank, savings and loan, limited liability company, limited partnership, or partnership having limited liability desires to transact business in Ohio as a foreign corporation, bank, savings bank, savings and loan, limited liability company, limited partnership, or partnership having limited liability, and hereby appoints the following as its statutory agent upon whom process, notice or demand against the entity may be served in the state of Ohio. The name and complete address of the statutory agent is:

(name) _____ (street and number)
_____, Ohio
(city, village or township) _____ (zip code)

The subject surviving foreign corporation, bank, savings bank, savings and loan, limited liability company, limited partnership, or partnership having limited liability irrevocably consents to service of process on the statutory agent listed above as long as the authority of the agent continues, and to service of process upon the Secretary of State of Ohio if the agent cannot be found, if the corporation, bank, savings bank, savings and loan, limited liability company, limited partnership, or partnership having limited liability fails to designate another agent when required to do so, or if the foreign corporation's, bank's, savings bank's, savings and loan's, limited liability company's, limited partnership's, or partnership having limited liability's license or registration to do business in Ohio expires or is canceled.

B. The qualifying entity also states as follows: (Complete only if applicable)

1. Foreign Notice Under Section 1703.031

(If the qualifying entity is a foreign bank, savings bank, or savings and loan, then the following information must be completed.)

(a.) The name of the Foreign Nationally/Federally chartered bank, savings bank, or savings and loan association is

(b.) The name(s) of any Trade Name(s) under which the corporation will conduct business:

(c.) The location of the main office (non-Ohio) shall be:

(street address)

(city, township, or village) _____ (county) _____ (state) _____ (zip code)

J. Kenneth Blackwell
Secretary of State

(d.) The principal office location in the state of Ohio shall be:

(street address)

(city, township, or village)

(county)

(state)

(zip code)

(Please note, if there will not be an office in the state of Ohio, please list none.)

(e.) The corporation will exercise the following purpose(s) in the state of Ohio:

(Please provide a brief summary of the business to be conducted; a general clause is not sufficient)

2. Foreign Qualifying Limited Liability Company

(If the qualifying entity is a foreign limited liability company, the following information must be completed.)

(a.) The name of the limited liability company in its state of organization/registration is

(b.) The name under which the limited liability company desires to transact business in Ohio is

(c.) The limited liability company was organized or registered on _____
under the laws of the state/country of _____

(d.) The address to which interested persons may direct requests for copies of the articles of organization, operating agreement, bylaws, or other charter documents of the company is:

(street address)

(city, township, or village)

(state)

(zip code)

3. Foreign Qualifying Limited Partnership

(If the qualifying entity is a foreign limited partnership, the following information must be completed.)

(a.) The name of the limited partnership is

(b.) The limited partnership was formed on _____

(c.) The address of the office of the limited partnership in its state/country of organization is:

(street address)

(city, township, or village)

(county)

(state)

(zip code)

(d.) The limited partnership's principal office address is:

(street address)

(city, township, or village)

(county)

(state)

(zip code)

(e.) The names and business or residence addresses of the General partners of the partnership are as follows:

Name

Address

(If insufficient space to cover this item, please attach a separate sheet listing the general partners and their respective addresses)

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FIFTH THIRD LEGAL

PAGE 02

J. Kenneth Blackwell
Secretary of State

(f.) The address of the office where a list of the names and business or residence addresses of the limited partners and their respective capital contributions is to be maintained is:

(street address)

(city, township, or village) _____ (county) _____ (state) _____ (zip code)

The limited partnership hereby certifies that it shall maintain said records until the registration of the limited partnership in Ohio is canceled or withdrawn.

4. Foreign Qualifying Partnership Having Limited Liability

(a.) The name of the partnership shall be

(b.) Please complete the following appropriate section (either item b(1) or b(2)):

(1.) The address of the partnership's principal office in Ohio is:

(street name and number)
_____, Ohio
(city, village or township) _____ (zip code)

(If the partnership does not have a principal office in Ohio, then items b2 and item c must be completed)

(2.) The address of the partnership's principal office (Non-Ohio):

(street address)

(city, township, or village) _____ (state) _____ (zip code)

(c.) The name and address of a statutory agent for service of process in Ohio is as follows:

(name) _____ (street and number)
_____, Ohio
(city, village or township) _____ (zip code)

(d.) Please indicate the state or jurisdiction in which the Foreign Limited Liability Partnership has been formed:

(e.) The business which the partnership engages in is:

The undersigned constituent entities have caused this certificate of merger to be signed by its duly authorized officers, partners and representatives on the date(s) stated below.

FIFTH THIRD BANK, WESTERN OHIO

(Exact name of entity)

By: R. Daniel Sadlier

Its: President

Date: 10/27/2000

FIFTH THIRD BANK

(Exact name of entity)

By: _____

Its: _____

Date: _____

J. Kenneth Blackwell
Secretary of State

- (f.) The address of the office where a list of the names and business or residence addresses of the limited partners and their respective capital contributions is to be maintained is:

(street address)

(city, township, or village)

(county)

(state)

(zip code)

The limited partnership hereby certifies that it shall maintain said records until the registration of the limited partnership in Ohio is canceled or withdrawn.

4. Foreign Qualifying Partnership Having Limited Liability

- (a.) The name of the partnership shall be

- (b.) Please complete the following appropriate section (either item b(1) or b(2)):

- (1.) The address of the partnership's principal office in Ohio is:

(street name and number)

_____, Ohio

(city, village or township)

(zip code)

(If the partnership does not have a principal office in Ohio, then items b2 and item c must be completed)

- (2.) The address of the partnership's principal office (Non-Ohio):

(street address)

(city, township, or village)

(state)

(zip code)

- (c.) The name and address of a statutory agent for service of process in Ohio is as follows:

(name)

(street and number)

_____, Ohio

(city, village or township)

(zip code)

- (d.) Please indicate the state or jurisdiction in which the Foreign Limited Liability Partnership has been formed

- (e.) The business which the partnership engages in is:

The undersigned constituent entities have caused this certificate of merger to be signed by its duly authorized officers, partners and representatives on the date(s) stated below.

FIFTH THIRD BANK, WESTERN OHIO

(Exact name of entity)

By: R. Daniel Sadlier

Its: President

Date: _____

FIFTH THIRD BANK

(Exact name of entity)

By: Paul L. Reynolds

Its: Executive Vice President

Date: 10/27/2000

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FIFTH THIRD LEGAL

PAGE 02

J. Kenneth Blackwell
Secretary of State

FIFTH THIRD BANK, CENTRAL OHIO

(Exact name of entity)

By: Patrick J. Fehring, Jr.Its: PresidentDate: 10/27/2000FIFTH THIRD BANK, OHIO VALLEY

(Exact name of entity)

By: Stewart GreenleeIts: President

Date: _____

FIFTH THIRD BANK, NORTHWESTERN OHIO, N.A.

(Exact name of entity)

By: Donald KincadeIts: President

Date: _____

(Exact name of entity)

By: _____

Its: _____

Date: _____

(Exact name of entity)

By: _____

Its: _____

Date: _____

(Exact name of entity)

By: _____

Its: _____

Date: _____

(Exact name of entity)

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(Exact name of entity)

By: _____

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Date: _____

(Exact name of entity)

By: _____

Its: _____

Date: _____

J. Kenneth Blackwell
Secretary of State

FIFTH THIRD BANK, CENTRAL OHIO
(Exact name of entity)

By: Patrick J. Fehring, Jr.
Its: President
Date: _____

FIFTH THIRD BANK, NORTHWESTERN OHIO, N.A.
(Exact name of entity)

By: Donald Kincade
Its: President
Date: _____

(Exact name of entity)

By: _____
Its: _____
Date: _____

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(Exact name of entity)

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(Exact name of entity)

By: _____
Its: _____
Date: _____

(Exact name of entity)

By: _____
Its: _____
Date: _____

FIFTH THIRD BANK, OHIO VALLEY
(Exact name of entity)

By: Stewart Greenlee
Its: President
Date: 10/27/2000

(Exact name of entity)

By: _____
Its: _____
Date: _____

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(Exact name of entity)

By: _____
Its: _____
Date: _____

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FIFTH THIRD LEGAL

PAGE 02

J. Kenneth Blackwell
Secretary of State

FIFTH THIRD BANK, CENTRAL OHIO

(Exact name of entity)

By: Patrick J. Fehring, Jr.Its: President

Date: _____

FIFTH THIRD BANK, OHIO VALLEY

(Exact name of entity)

By: Stewart GreenleeIts: President

Date: _____

FIFTH THIRD BANK, NORTHWESTERN OHIO, N.A.

(Exact name of entity)

By: Donald H. KincaideIts: PresidentDate: 10/27/2000

(Exact name of entity)

By: _____

Its: _____

Date: _____

(Exact name of entity)

By: _____

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Its: _____

Date: _____

(Exact name of entity)

By: _____

Its: _____

Date: _____

(Exact name of entity)

By: _____

Its: _____

Date: _____

EXHIBIT A**AMENDED ARTICLES OF INCORPORATION****OF****FIFTH THIRD BANK, WESTERN OHIO**

- FIRST:** The name of this Corporation shall be Fifth Third Bank.
- SECOND:** The place in Ohio where its principal office is to be located is Cincinnati, Hamilton County, Ohio.
- THIRD:** This Corporation is formed for the purpose of (a) receiving on deposit or in trust, moneys, securities and other valuable property, on such terms as may be agreed, and of doing the business of a savings bank and of a trust company; (b) disposing of box vaults for safekeeping of valuables by lease or otherwise; (c) investing and loaning the funds of the company and those received by it on deposit or in trust; (d) doing a commercial banking business; (e) doing the business of a special plan bank; and (f) doing any other lawful act or activity for which banking corporations may be formed under Ohio law; and in furtherance of said purposes, to exercise all of the powers which may be lawfully exercised by a corporation formed therefor, and to do all things necessary or incident thereto.
- FOURTH:** The maximum number of shares which this Corporation is authorized to have outstanding shall be Four Hundred Fifty-Four Thousand Forty-Two (454,042) shares of common stock, with a par value of Ten Dollars (\$10.00) per share.
- FIFTH:** No holder of any share or shares of any class issued by this Corporation shall be entitled as such, as a matter of right, at any time, to subscribe for or purchase (i) shares of any class issued by this Corporation, now or hereafter authorized, (ii) securities of this Corporation convertible into or exchangeable for shares of any class issued by this Corporation, now or hereafter authorized, or (iii) securities of this Corporation to which shall be attached or appertain to any rights or options whether by the terms of such securities or in the contracts, warrants, or other instruments (whether transferable or non-transferable or separable or inseparable from such securities) evidencing such rights or options entitling the holders thereof to subscribe for or purchase shares of any class issued by this Corporation, now or hereafter authorized; it being the intent and is the effect of this Article Fifth to fully eliminate any and all pre-emptive rights with respect to the shares of any class issued by this Corporation now or hereafter authorized.

SIXTH: When authorized by the affirmative vote of a majority of the Board of Directors, without the action or approval of the shareholders of this Corporation, and when approved in advance by the Ohio Superintendent of Banks, this Corporation may redeem, purchase, or contract to purchase, at any time and from time to time, shares of any class issued by this Corporation for such prices and upon and subject to such terms and conditions that the Board of Directors may determine.

SEVENTH: These Amended Articles of Incorporation supersede and take the place of the existing Articles of Incorporation.

STATE OF OHIO
DEPARTMENT OF COMMERCE
DIVISION OF FINANCIAL INSTITUTIONS

CERTIFICATE OF APPROVAL

THIS IS TO CERTIFY:

WHEREAS, Fifth Third Bank, Western Ohio, Dayton, Ohio, is an Ohio state-chartered bank doing business under authority granted by the Superintendent of Financial Institutions and subject to Chapters 1101. to 1127. of the Ohio Revised Code; and

WHEREAS, on October 24, 2000, Fifth Third Bank, Western Ohio filed with the Division of Financial Institutions applications for approval of the mergers of Fifth Third Bank, Cincinnati; Fifth Third Bank, Central Ohio, Columbus; Fifth Third Bank, Ohio Valley, Hillsboro; and Fifth Third Bank, Northwestern Ohio, N.A., Toledo; with and into Fifth Third Bank, Western Ohio under the name Fifth Third Bank pursuant to the agreements by and among said institutions; and

WHEREAS, having considered the relevant facts and circumstances and applicable law, we, the undersigned have determined that:

1. The merger of Fifth Third Bank; Fifth Third Bank, Central Ohio; Fifth Third Bank, Ohio Valley; and Fifth Third Bank, Northwestern Ohio, N.A., with and into Fifth Third Bank, Western Ohio ("the merger") will not result in a monopoly or further any combination or conspiracy to monopolize or to attempt to monopolize the business of banking in any part of this state or any markets served by Fifth Third Bank as the surviving bank;
2. The effect of the merger will not be to substantially lessen competition, tend to create a monopoly, or in any other manner restrain trade in any part of this state and any markets served by said surviving bank;
3. The financial and managerial resources and future prospects of Fifth Third Bank, Western Ohio are adequate to withstand the impact of the merger;
4. The merger will not have an adverse effect on the convenience and needs of the communities to be served by the surviving bank; and
5. Upon completion of the merger, the surviving bank will meet the requirements of Chapters 1101. to 1127. of the Ohio Revised Code.


NOW, THEREFORE, pursuant to Section 1115.11 of the Ohio Revised Code, we hereby approve the merger of Fifth Third Bank; Fifth Third Bank, Central Ohio; Fifth Third Bank, Ohio Valley; and Fifth Third Bank, Northwestern Ohio, N.A., with and into Fifth Third Bank, Western Ohio, subject to all of the following conditions:

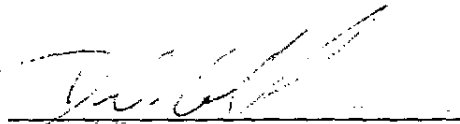
1. The merger and related transactions shall be done in accordance with the terms of the agreements by and among Fifth Third Bank; Fifth Third Bank, Central Ohio; Fifth Third Bank, Ohio Valley; Fifth Third Bank, Northwestern Ohio, N.A.; and Fifth Third Bank, Western Ohio;

Certificate of Approval
Page 2

2. All representations and commitments made by Fifth Third Bank, Western Ohio in the application shall be binding upon said bank as the surviving bank;
3. Prior to consummation of the merger, Fifth Third Bank, Western Ohio shall have received all of the required federal approvals for the merger and related transactions;
4. The merger shall be effective on the date specified in the certificate of merger or, if no date is so specified, on the date the certificate of merger is filed with the Secretary of State of Ohio;
5. The surviving bank shall retire and cancel all subordinated notes issued by each of the constituent banks to the merger that, immediately preceding the merger, were held by another constituent bank to the merger;
6. The surviving bank shall prepare and submit to the Division of Financial Institutions a schedule of all of the subsidiaries of the bank after the merger, identifying each subsidiary by name, describing the activities it is engaged in, showing its relationship to any other subsidiaries, classifying it as an operating subsidiary or bank subsidiary corporation, showing the bank's total investment in the subsidiary in dollars and as a percentage of capital, identifying any conditions on the subsidiary outstanding from the Division's prior approvals of any constituent bank's actions regarding the subsidiary, and identifying any matters regarding the subsidiary the bank puts forth for reconsideration by the Division; and
7. The surviving bank shall publish the fact of the consummation of the merger in newspapers of general circulation in Franklin, Hamilton Highland, Lucas and Montgomery Counties, Ohio, within two weeks after the effective date thereof and file copies of such notices showing the newspapers and dates of publication with the Division of Financial Institutions within thirty days after publication, as required by §1115.18 of the Ohio Revised Code.

IN WITNESS WHEREOF, we hereunto set our hands this Twenty-ninth day of November, 2000.


F. Scott O'Donnell, Superintendent
Division of Financial Institutions


David A. Arnold
Deputy Superintendent for Banks